

Awareness of Postal Retail Services: Customer Perspective

KEERTHI PANDIAN AND K.K.RAMACHANDRAN

The deployment of technology has reduced the distances and transformed the world in to a flattened village. Indeed, the IT revolution has made anything and everything reachable to everyone just by a mouse click or by a tap in the mobile phone. However, neither the department of post nor the era of letters has ceased to exist (Rajendran 2007). "India Post", India's Department of post is a government operated postal system in India, which is one of the largest postal networks in the world, offering postal facilities within reach of every citizen at affordable prices. From 23,344 post offices at the time of independence to 1,55,035 post offices, it has made a long journey of more than 150yrs. As a part of business strategy and to deepen its roots in the field of communication, India post has made wide tie ups and provides value added services. Of these services, the cherry on the cake is the retail services offered by the post office as it goes much nearer to the customers. This paper throws light on the customer's awareness of retail services offered by head post office in Coimbatore city of Tamilnadu in India.

INTRODUCTION

Two decades before man's insight into e- world, letters ruled the world of communication. This was made possible by the extensive, dignified and modest networks of post offices. Post office has been the part and parcel of the day to day lives of people in the country. The street letter boxes, friendly post man, post office, post cards, postage stamps, savings, money order were those words which were familiar among children as well as the elders. There existed a strong bond between the post office and the people it serves. The comfortness and the trust that people had made post office a unique organization.

Ms.Keerthi Pandian, M.Com, M.Phil, PGDCA, PGDIB, is Assistant Professor, School of Commerce and International Business, Dr.GRD college of Science, Avinashi Road, Civil Aerodrome post, Coimbatore-641014, Tamil Nadu. Mobile: +91 9442890186, E-mail: pakirthi@gmail.com

Dr.K.K.Ramachandran, M.com, MBA, MFT, PGDFT, PhD is Director, School of Commerce and International Business, Dr.GRD college of Science, Avinashi Road, Civil Aerodrome post, Coimbatore-641014,Tamil Nadu.

Today, mobile phones, e-mail, sms has become the popular means of communication. Though many operators has emerged for the customers to send documents and goods, still the department of post holds chief position in the field of transaction and communication. India post is one of the largest postal networks in the world, offering postal facilities within reach of every citizen at affordable prices. From 23,344 post offices at the time of independence to 1,55,035 post offices, it has made a long journey of more than 150yrs. The organization is well known for its number of services which are classified under four categories: Communication Services (Letters, Post cards, etc.), Transportation Services (Parcel, Logistics Posts), Financial Services (Savings Bank, Money order, International Money Transfer Services, Postal Life Insurance, Public-Private Partnerships for extending financial service outreach through post office network) and Premium Value Added Services (Like Speed post, Business post, Retail Post). The interesting feature of India post is that, it acts as a node which links the common man to the outside world. It also fills the gap where any other financial organization dares to act. Its long and extensive postal network has given India Post the enviable position of being closer to the citizens of the country, than any other public today.

STATEMENT OF THE PROBLEM

The economic challenges have forced every country to revamp its national postal operator's business model. This had led to the need to customize a number of products and service to meet the rising requirements and modernise postal operations through induction of technology. Of late, the behemoth has indulged itself in redefining itself as an efficient organization. It has rejuvenated its logo portraying India Post as a dynamic organization with modernization and professional approach in its services to the common man, business and corporate clients. As the world steps into knowledge economy where competition is inevitable and that department of post has to make certain changes for it sustainable growth. This has made the department of post to restructure its role in providing value added services and leveraging its cosmic postal network to provide non-postal services.

In order to deepen its roots in the field of communication, it has diversified its activities by venturing in logistics, providing pre mail solutions to the business customers, introduced bill mail services to the financial and service sectors, providing money exchange services, offering fine e- services and rendering exclusive retail services. Of these services, the cherry on the cake is the retail services offered by the post office as it goes much nearer to the customers. These services were chiseled in such a way that the customers are much benefited.

Retail services

In order to meet the demands of its customers and to fuel its own growth, India Post has reoriented its business strategy in multiple ways to suit the new modern world. Of the various services, the retail services were flavour made at the reach of end customers. It has launched a pioneering venture to sell 24 carat gold coins in post offices in association with World Gold Council and reliance money. These gold coins were sold in denominations of half gram, one gram, five grams and eight grams and that a customer can gain benefits like internationally recognized certification, low risk of duplication, quality packing, product standardization, numbering and assayer certification. It serves as an ideal location for the people to buy quality gold coins. India post has been selling various products under retail post category. It retails Darjeeling tea in West Bengal, markets Aloe Vera products in Gujarat and it takes orders for distribution of prasadam of various temples in Andhra Pradesh and Kerala. It has made an agreement with the Kolkata-based consumer goods company Emami to sell consumer goods such as soaps and creams through post offices. Like wise a similar agreement has also been made with Kodak India in a pilot project to sell film rolls and cameras in sangli and panvel (in Maharashtra). The department has been extending its retail services by accepting the bills of utility service providers like MTNL, BSNL telephone bills and Mahanagar gas. It also sells UPSC, TNPSC, AFMC, SSC and CAT application forms and applications for reputed universities and colleges such as, Vellore Institute of Technology, Christian Medical College, CENTAC, Pondicherry University, SRM Deemed University, Karunya University, Amrita Vishwa Vidyapeetham, Kalasalingam University. It also sells guide books for TNPSC exams. Address proof cards, another retail service venture, which is a gain for those migrant population and that such address proof cards can be used as an alternative authorized address proof documents like ration cards, passport etc., the card will enable users to open a bank account, buy mobilephones, apply for telephone connection and ration card among other things. It assists in census operations for the Registrar General of India, and checking addresses for Election commission of India and telephone companies. By leveraging its postal network it sells Indian Telephone Cards, top up and recharge cards of BSNL in various denominations. The Andhra Pradesh postal circle has entered into a tie up with M/s Girijian Cooperative Cooperation limited to retail forest products at 16 selected post offices in Hyderabad city. Its tie up with Western union money transfers provides the customers the facility of receiving remittances from more than 196 countries on a real time basis. It is a cash-cash service at both ends, and is regulated by the reserve bank of India. Creating a better retail interface and high end

operating network would create significant change in financial and operational structure of the organization. In light of the transforming achievements of India post, a survey about the awareness of retail services was felt by the researcher.

OBJECTIVES OF THE STUDY

The following are the objectives of the study

- To elicit the factors influencing to visit post office
- To describe about the awareness of retail services
- To find the level of awareness about the retail services
- To examine the sources of awareness of the retail services
- To offer suggestions on the basis of the study

HYPOTHESIS

The following hypothesis were formulated

- There is no significant difference between the demographic variables of the respondents and the level of awareness.
- There exist no significant association between the personal factors of the respondents and their source of awareness regarding the retail services offered by post office.

METHODOLOGY

The study primarily focused to find about the awareness of retail services offered by the head post office in Coimbatore city of Tamilnadu. Necessary data were collected through a questionnaire from 250 respondents who came to head post office. The on line service that benefits the customer has also been included in the study. Convenient sampling technique was administered in the study. In tune with the objectives the following statistical tools were applied, Percentage analysis, Descriptive statistics, Factor analysis, t- test, ANOVA and Chi-square test. All the tests were carried out at 5% level of significance. The researcher has relied much on the online articles and reviews. The findings of the study depend purely on the response given by the sample respondents.

FINDINGS OF THE STUDY

Demographic Profile of the Respondents

The demographic profile of the respondents includes 68 %(170) males and 32 %(80) females. For the analysis purpose the age of the respondents has been classified into five groups namely, less than 20yrs 4% (10), 20-30yrs-30% (75), 30-40yrs -10% (25),40-50yrs-32%(80) and more than 50yrs-

24% (60). Income has been measured as monthly income ranging from less than Rs.5000 - 6% (15), Rs.5000-10,000-42% (105), Rs.10, 000-Rs15, 000 – 30% (75) 15,000-20,000-8%(20)and more than Rs.20, 000 – 14% (35). The education level of the respondents has been measured in terms of school level- 24 % (60), graduation 38% (95), post graduation34% (85) and others 4% (10). The occupation status of the respondents has been grouped as agriculture 10% (25) private 34% (85), government 14 % (35), business 8 % (20) professional18 % (45) and the other category 16% (40) includes housewives and students. Among the total respondents nearly 78 % (195) of them were urbanites and 22%(55) of them were from rural area.

FACTORS INFLUENCING TO VISIT POST OFFICE

The first objective of the study is to find out those factors which actually influence the respondents to visit post office in order to avail the services, even though quiet a number of the same services are being offered by other organisations. For this purpose factor analysis is used and the results are as follows,

Using the Principle Component Analysis six factors have been extracted based on the variance (Eigen value greater than 1). The following table shows the percentage of variance, cumulative percentage and the total variance of the variable identified for the study. The six factors extracted together account for 84.89% of the total variance (information contained in the original twenty variables). This is pretty good, because we are able to economise on the number of variables (from 20 we have reduced them to 6 underlying factors), while we lost only about 16% of the information content (84% is retained by the 6 factors extracted out of the 20 original variables). (Table 1). Since the idea of factor analysis is to identify the factors that meaningfully summarize the sets of closely related variables, the rotation phase of the factor analysis attempts to transfer initial matrix into one that is easier to interpret. Varimax rotation method is used to extract meaningful factors. This is given in the table 2. We notice that variables 1, 8, 11 and 18 have loadings of 0.841, 0.851, 0.828 and 0.842 on factor 1, this suggests that factor 1 is a combination of these variables. These variables can be clubbed and called as “customer acquaintance”. The next influencing factor is a composite of variables 3, 7, 13, and 17 which have the loadings of 0.882, 0.736, 0.881, and 0.743. These variables are grouped to form the factor “promptness”. Followed is the factor “reliable” which is the combination of the variables 10 and 20 which have the factor loadings of 0.894 and 0.907. The fourth factor is the combination of variables 4,9,14, and 19, which have the factor loadings of 0.431, 0.863, 0.455 and 0.897 and these are clubbed to be called as “credible”. We notice the variables 5, 6, 15 and 16 have loadings of 0.809, 0.632, 0.853

and 0.623 on factor five. These variables can be grouped and called as “Brand image” the last factor is the combinations of the variables 2 and 12, which have loadings of 0.894 and 0.881 and these are grouped to form the factor “Accessibility”. The promising factors that influence the customers to visit post offices are “Customer Acquaintance”, “Promptness”, “Reliable”, “Credible”, “Brand Image” and “Accessibility”.

AWARENESS OF RETAIL SERVICES

The awareness of retail services by the respondents has been scaled as not all aware, less aware, neutral, aware and highly aware. The maximum respondent’s responses related to their awareness about the retail services were summarized

Of the fourteen retail services taken for the study, five services were completely known (highly aware) to the respondents they were, sale of TNPSC application forms 66%(165), UPSC forms 60%(150), address proof cards 40%(100), payment of telephone bills 64%(160) and electronic money order service (eMO) 34%(85). Six services were known (aware) to the respondents they are, sale of guide books for TNPSC 28%(70), BSNL recharge and top up cards 40%(100), gold coins 52%(130), facilitation of tickets in flight, train & bus 32%(80), provision of currency exchange services through western union money transfers 46%(115), and filling income tax returns 36%(90). The services like selling of application forms for recruitments in college and universities 34 % (85) and those services relating to the online payment of telephone bills, electricity, municipality dues and taxes 32 % (80) were not much (less aware) familiar to the knowledge of the respondents. Finally services relating to e-post, where physical messages are transmitted, maximum 44 % (110) of the respondents are completely not aware of such services.

LEVEL OF AWARENESS

The next objective of the study is to find out the awareness level about the retail services and its significant relation with the demographic factors of the respondents. It is explained by the application of t-test and ANOVA. The respondent’s awareness level is condensed as high, medium and low. The following are the key findings.

Gender and Level of Awareness (Table 3a, 3b, 3c)

It is understood from the table that 43.8% of the female respondent’s awareness is high and 44.1% of the male respondent’s awareness is at medium level. With the highest mean value of 51.06, it is understood that the female respondent’s level of awareness is high when compared to males. This is so because the women folks would definitely hunt for information about retail

services of post office. By applying t- test, with the significant value of 0.042, the hypothesis is rejected and hence it is proved that there is significant difference between gender and level of awareness.

Age and Level of Awareness (Table 4a, 4b, 4c)

The table clearly explains that the respondents who are below 20yrs of age have both low (50%) and medium (50%) level of awareness. Those respondents who are grouped between 20-30yrs of age (53.3%) and 40-50yrs (37.5%) has high level of awareness. Where as, in case of those respondents who are in the age group of 30-40yrs, 60% of them have low level of awareness. And those respondents who are 50 and above yrs, 66.7% of them has medium level of awareness. With the highest mean value of 52.0, it is understood that those respondents who fall in the age group of 20-30yrs has high level of awareness of the services when compared to other respondents. It seems that, respondents who fall in this category are those who are young and dynamic and no doubt that they have high level of awareness. With the significant value of 0.000, the hypothesis is rejected and hence it is proved that there is significant difference between age and level of awareness.

Monthly income and Level of Awareness (Table 5a, 5b, 5c)

It is evident from the table that those respondents whose monthly income fall below rs, 5000, 66.7% of them has high level of awareness about the services. Whereas, those respondents whose monthly income range between rs5000-10000 and rs15000-20000, 47.65 % and 75% of them have low level of awareness respectively. In case of the respondents whose income range between rs10000-15000 and above rs20, 000, 60% and 57.1% of them has medium level of awareness respectively. With the highest mean value of 53.28, those respondents whose monthly income range above rs, 20000 have high level of awareness when compared to others. With the significant value of 0.000, the hypothesis is rejected and it is proved that there is significant difference between income and level of awareness.

Educational qualification and level of Awareness (Table 6a, 6b, 6c)

It's clear from the table that, the respondents whose education at school level, 50% of theirs awareness is at medium level. Of the graduates, 36.8% of theirs awareness is at both low and high level. In case of post graduates, 41.2%of theirs awareness is high and those respondents who fall under the other category, 50% of theirs awareness are at medium and high level. With the highest mean value of 55.5, those respondents who are grouped under other category, which comprise of diploma and technical education holders have high level of awareness when compared to others. With the significant value of 0.000, the hypothesis is rejected and hence it is proved that there is significant difference between education and level of awareness.

Occupation and Level of Awareness (Table 7a, 7b, 7c)

It is understood from the table that 60% of the respondents who are agriculturist has low level of awareness. In case of the private employees, 35.3% of them have both low and medium level of awareness. 42.9% and 75% of the respondents who are classified as government employees and business people has medium level of awareness. In case of professional, 44.4% of their awareness is at high and medium. And those respondents who are grouped under others category 50% of their awareness is low. With the highest mean value of 53.55, those respondents who are grouped under business category have high level of awareness about the retail services when compared to other respondents. Because the business class people often visit post office for their trade related activities. With the significant value of 0.000, the hypothesis is rejected and hence it is proved that there is significant difference between education and level of awareness.

Area of Residence and level of Awareness (Table 8a, 8b, 8c)

It is evident from the table that the rural respondents have medium level of awareness for it accounts to 45.5% and 35.9% of the respondents who are urban has high level of awareness. With the highest mean value 50.15, it is concluded that the respondents who are from urban area have high level of awareness when compared with the rural ones. With the significant value of 0.071 the hypothesis is accepted and hence proved that there is no significant difference between area of residing of the respondents and their level of awareness.

SOURCE OF AWARENESS

The last objective of the study is to analyse the source of awareness from which a respondent will look for the information about the retail services. The possible source from where a customer could collect informations are, friends and relatives, News papers and Magazines, Employees of post office, Point of Display, Internet, Pamphlets and Hoardings. Chi-Square test has been applied to find out the significant association between personal factors and all the fourteen services. The results are summarised

Gold coins (table 9)

Of the total respondents, 90 %(225) of them were aware of the gold coins sold by the post office. Of the 225 respondents 40% (90) of them were aware of such services from news paper/ magazines, 31.1%(70)of them from the employees of the post offices, 15.6% (55) of them from their friends and relatives and 13.3% (30) of them from point of display. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis

is rejected and proved that there exists significance association between demographic factors of the respondents and the sources of awareness about the sale of gold coins by post office. Besides this, 54 %(135) of the respondents has purchased gold coins from post office. Of them 44.4% has purchased coins of 5gms. International certification, quality packing and product standardization were strongly agreed factors to purchase gold coins from post office.

TNPSC forms (table 9)

Of the total respondents, 98% (245) of them were aware about the TNPSC forms sold by post office. 44.9% (110) of them were aware through their friends/relatives, 40.8 %(100) of them from newspaper/magazines, 10.2 %(25) of them by the employees of post office and 4.1 %(10) were through point of display. By applying chi-square test, with the significant value of 0.000 in all the demographic factors, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness with respect to the sale of TNPSC forms. Of the total respondents 84 %(210) of them has purchased TNPSC forms from post offices. Most of the respondents have purchased TNPSC forms for the post of Village officers.

UPSC forms (Table 9)

98% (245) of the respondents were aware of the UPSC forms sold by post office. 46.9% (115) of them were aware of such services from their friends/relatives. 40.8% (100) of them were aware through newspaper/magazines, 8.2% (20) of them by the employees of post office and 4.1% (10) of them through point of display. By applying chi-square test and with the significant value of 0.000 in all the cases, except area of residence (0.090) the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. The hypothesis is accepted in case of area of residence and proved there is no significant association between area of residence and sources of awareness. 72 %(180) of the respondents has purchased UPSC forms from post office.

Applications for recruitment in colleges and universities (table 9)

Of the total respondents, 80% (200) of them were aware about the sale of application forms for colleges and universities by post office. 22.5% (45) of them were aware of such services by way of pamphlets /hoardings, 20% (40) of them were aware from both the employees of post office as well as from their friends/relatives, 17.5% (35) of them were aware point of displays. Whereas, 5% (10) of them were aware through internet. By applying

chi-square test and with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 30% (75) has purchased such applications forms. Of these 75 respondents 40%(30) has purchased VIT application forms for B.Tech, 6.7%(5) Christian medical college forms, 80%(60) of them has purchased Karunya university application forms for BE and 20%(15) has purchased application forms of Amrita Vishwa Vidyapeetham.

Address proof cards (table 9)

Of the total respondents, 92% (230) of them were aware of the address proof cards issued by post office. 30.4%(70) of them were aware through the employees of post office, 23%(55) of them from point of display, 21.7%(50) of them from their friends and relatives 15.2% (35)from news paper and magazine, 6.5%(15) of them from pamphlets/hoardings and 2.2%(5) of them through internet. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 64% (160) of them has purchased address proof cards from post office.

Ticket booking facility in train, flight and bus (table 9)

88% (220) of the respondents were aware of the ticket booking facility provided by post office. 43.2%(95) of them were aware through the employees of post office,13.6%(30) of them from their friends and relatives, 11.4%(25) of them from pamphlets/hoardings, 15.9%(35) were through internet, 9.1%(20) of them through point of display and 6.8%(15) from newspapers/ magazines. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 18 %(45) of the respondents has availed such services from post offices.

Western union money transfers (table 9)

Of the total respondents, 98% (245) of them were aware of money transmission services through western union money transfers by post office. 32.7%(80) of them were aware through point of display ,18%(45) of them from employees of post office, 16.3%(40) of them by pamphlets/hoardings, 14.3%(35) were through friends /relatives and as well as through news paper/ magazines and 4.1%(10) of them from internet. By applying chi-square test, with the significant value of 0.000 in all the cases, except area of residence

(0.119) the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness, the hypothesis is accepted in case of area of residence and proved that there is no significant association between area of residence and sources of awareness. Of the total respondents 52 % (130) of them has availed this service from post office.

Sale of guide books for TNPSC exams (table 9a)

Of the total respondents, 82% (205) of them were aware of the sale of guide books for competitive exams by post office. 46.3%(95) of them were aware through employees of post office,24.4%(50) of them from friends and relatives, 19.5%(40) of them from point of displays and 4.9%(10) were through both news paper/magazines and as well as from pamphlets/hoardings. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 30 % (75) of them has purchased guide books from post offices.

Sale of BSNL recharge and top up cards (table 9a)

Of the total respondents, 94% (235) of them were aware of the BSNL top up, booster and recharge cards, sold by post office. 34.%(80) of them were aware through their friends/relatives,27.7%(65) of them from point of display , 17.0%(40) of them by the employees of post office and10.6%(25) of them through news paper/magazines, 8.5%(20) of them from internet and 2.1%(5) of them from pamphlets/hoardings. By applying chi-square test. with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 76 % (190) of the respondents has purchased BSNL cards from post offices. 13.2%(25) of the respondents has purchased rs.330 recharge cards, 39.5%(75) of them has purchased rs 170 top cards, while 39.5%(75) of them has purchased rs.220 top/recharge cards, 5.3%(10) of them has purchased rs.30 booster cards, 7.9%(15) of them has purchased rs49 booster cards, 44.7%(85) of them has purchased rs, 55 top cards and 44.7%(85) has purchased rs.110 top cards.

Payment of telephone bills (table 9a)

Of the total respondents, 94% (235) of them were aware of the acceptance of telephone bills by post office. 66%(155) of them were aware through friends/relatives,14.9%(35) of them from point of display , 12.8%(30) of them by the employees of post office and 6.4%(15) of them through news paper/

magazines. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness with respect to the payment of telephone bills. Of the total respondents 98 %(245) of them has paid their telephone bills through post office.

Filling IT returns (table 9a)

88% (220) of the respondents were aware about the filling of IT returns in post office. Of them, 31.8 %(70) were aware about such service through their friends and relatives, 29.5 %(65) of them from the employees of post office, 25 %(55) of them through news paper/magazines, 6.8 %(15) of them through pamphlets and hoardings, 4.5% (10) through internet and 2.3 %(5) through point of display. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness. Of the total respondents 36 %(90) of them has filled IT returns in post office.

eMO (Table 9a)

Of the total respondents, 86% (75) of them were aware of eMO services of post office. 48.8%(105) of them were aware through employees of post office,20.9%(45) of them from friends and relatives, 18.6%(40) of them from internet 7%(15) of them from news paper /magazines, and 2.3%(5) were through point of display and hoardings/pamphlets. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness with respect to the eMO services. 40 %(100) of the respondents has availed such services.

E-payment of telephone bills, electricity, municipal dues and taxes (table 9a)

Of the total respondents, 72% (180) of them were aware of this service. 61.1 %(110) of them were aware through employees of post office, 22.2 %(40) of them from internet, 11.1 %(20) of them from news papers/magazines and 5.6 %(10) of them were through pamphlets/ hoardings. By applying chi-square test, with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness with respect to the services of e-payment. Only 6 %(15) of the respondents has availed such service from post offices.

E-post (table 9a)

Of the total respondents, 52% (130) of them were aware of e-post by post office. Of them, 42.3%(55) of them were aware through employees of post office, 34.6%(45) of them from internet, 11.5%(15) of them from news paper/magazines, 7.7%(10) from pamphlets/hoardings and 3.8%(5) were through point of display. By applying chi-square test and with the significant value of 0.000 in all the cases, the hypothesis is rejected and proved that there exist significant association between personal factors of the respondents and their source of awareness with respect to the services of e-post. Of the total respondents only 4% (10) of the respondents has availed such services from post offices.

SUGGESTIONS AND CONCLUSIONS

India's postal system, the largest in the world, is no longer what it was. It is going through a period of profound change. In this new era of Internet age, the Department of Posts is reinventing its role and restructuring its operations to remain as an effective provider of communication and distribution services across the country. New products and services, new technologies, new approach towards business and new focus towards customer orientation mark the new generation India Post. This survey gave insight to the real facts about the awareness of retail services among the customers. The researcher has found that of the fourteen services taken for the study, services like sale of TNPSC forms, UPSC forms, address proof cards, e-mo, guide books for competitive exams, BSNL top up, recharge and booster cards, gold coins, ticket booking facility, money transmission services and filling IT returns were known to the knowledge of the respondents. But fine online services were not known to the respondents. The study also found that the employees of the post office proved to be a winning source among all other sources taken for the study. In fact it is the employees of the who post office have provided much information about retail services. Further, the employees have a friendly approach to all its customers irrespective of demographic difference.

In order to increase the awareness level about the retail service, the department of post can take up new advertising campaigns through television, radio, commercial news papers and sponsoring to up coming events in colleges or in any trade associations. It can deepen the awareness level in the minds of the young as they form the future potential customers of the digitized India post. It can also open retail /franchised outlets in all possible locations at the reach of the end customers. Such retail outlets can act as a node linking the main head post office. This ultimately reduces handling cost, increases the frequency of usage of the online services as well as retail services. Seasonal

sales and price off for bulk mails can be implemented. Thus, one can evidence that India Post is fast transforming itself from a traditional service operator into a vibrant goal-driven corporate enterprise.

REFERENCE

1. Prasad Sangameshwaran,(2005), How India Post is managed, www.rediff.com
2. Ranganathan .V,(2005), Indian Postal System: Challenges ahead, www.iimb.ernet.in
3. Rajendran. M,(2007), India post-Connecting People, www.jansamachar.net
4. Sandeep Joshi, (2007), Postal network can be used for other services. www.hindu.com
5. Vaidyanathan.R.(2006), Leveraging India Post's strength, www.thehindubusinessline.com
6. Secretary speaks- News letter of Department of Post, Vol,2, june-july-2009
7. Postal network and system, india.gov.in
8. New agenda for Indian postal services, 2002, www.ficci.com
9. Annual report 2007-08
www.worldnetexpress.com
www.wikipedia.com
www.postinsight.com
pib.nic.in

Table No.1. Factor Analysis

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.855	24.276	24.276	4.855	24.276	24.276	3.655	18.274	18.274
2	3.890	19.452	43.729	3.890	19.452	43.729	3.330	16.652	34.926
3	2.582	12.910	56.638	2.582	12.910	56.638	2.817	14.083	49.008
4	2.166	10.828	67.466	2.166	10.828	67.466	2.767	13.837	62.845
5	2.033	10.164	77.630	2.033	10.164	77.630	2.322	11.609	74.454
6	1.451	7.256	84.886	1.451	7.256	84.886	2.086	10.432	84.886
7	.963	4.815	89.700						
8	.840	4.198	93.899						
9	.405	2.024	95.922						
10	.285	1.425	97.348						
11	.157	.784	98.131						
12	.133	.663	98.794						
13	.115	.573	99.367						
14	4.977E-02	.249	99.616						
15	3.284E-02	.164	99.780						
16	2.121E-02	.106	99.886						
17	1.067E-02	5.335E-02	99.940						
18	6.380E-03	3.190E-02	99.972						
19	4.608E-03	2.304E-02	99.995						
20	1.086E-03	5.430E-03	100.000						

Table no 2. Factor Analysis

Component	1	2	3	4	5	6
1. Convenient location	.841	.125	.254	.271	.148	-.197
2. Easily accessible	-.167	.183	9.437E-02	.166	-.101	.894
3. Time saving	.113	.882	-1.041E-02	-.233	-.136	7.516E-02
4. Less formalities	-.423	4.473E-02	-.552	.431	-.125	-.339
5. Helping tendency of the employees	-9.012E-02	-.209	-7.667E-02	-.144	.809	-.189
6. Trust worth	.371	.454	9.485E-02	.264	.632	.132
7. Quick transactions	-.225	.736	.306	.367	6.707E-02	.165
8. Customer friendly environment	.851	-.119	-.329	-.177	-7.947E-02	-6.090E-02
9. Special care to senior citizens/ physically challenged	-5.597E-02	1.069E-02	-8.862E-02	.863	4.122E-02	-.128
10. Provide timely information	-9.006E-02	.116	.894	.142	-2.740E-02	5.551E-02
11. More facilities under one roof	.828	.109	.258	.257	.101	-.170
12. Good service	-.164	.158	9.408E-02	.142	-.129	.881
13. Affordable prices	.103	.881	-4.051E-02	-.251	-.155	.111
14. Reputation	-.387	1.940E-02	-.522	.455	-5.757E-02	-.324
15. Convenient working hours	-7.692E-02	-.271	-7.041E-02	-.108	.853	-.154
16. Brand image	.381	.458	.106	.265	.623	.144
17. Proper settlement of complaints/ enquiries	-.218	.743	.320	.337	-4.394E-02	.118
18. Better understanding of customers need	.842	-9.433E-02	-.338	-.185	-9.674E-02	-6.325E-02
19. Safe transactions	-8.945E-02	5.755E-02	-9.308E-02	.897	3.626E-03	-.194
20. Confident on the transactions	-8.975E-02	.148	.907	.127	-9.161E-02	3.563E-02

Table 4.b. Group statistics

Age	Mean	N	Std. deviation
Below 20yrs	36.00	10	11.59
20-30yrs	52.0	75	7.40
30-40yrs	47.60	25	7.00
40-50yrs	50.31	80	6.06
50yrs& above	49.00	60	3.97
Total	49.72	250	7.16

Table 4.c. ANOVA table

	Sum of squares	Df	Mean square	F	Sig
Between groups	2515.21	4	628.803	14.979	.000
Within groups	10285.18	245	41.980		
Total	12800.40	249			

Table 5.a. Education and level of awareness

Particulars		School level	Graduation	Post graduation	Others	Total
Low	No	25	35	20	0	80
	%	41.7%	36.8%	23.5%	0	32.0%
Medium	No	30	25	30	5	90
	%	50.0%	26.3%	35.3%	50.0%	36.0%
High	No	5	35	35	5	80
	%	8.3%	36.8%	41.2%	50.0%	32.0%
Total	No	60	95	85	10	250
	%	100%	100%	100%	100%	100%

Table 5.b. Group statistics

Education	Mean	N	Std. deviation
School level	47.500	60	5.32
Graduation	48.84	95	8.83
Post graduation	51.58	85	5.30
Others	55.50	10	6.85
Total	49.72	250	7.16

Table 5.c. ANOVA

	Sum of squares	Df	Mean square	F	Sig
Between groups	999.68	3	333.22	6.947	.000
Within groups	11800.72	246	47.970		
Total	12800.40	249			

Table 6.a. Occupation and level of awareness

Particulars		Agriculture	Private	Government	Business	profession	Others	Total
Low	No	15	30	10	0	5	20	80
	%	60.0%	35.3%	28.6%	0	11.1%	50.0%	32.0%
Medium	No	5	30	15	15	20	5	90
	%	20.0%	35.3%	42.9%	75.0%	44.4%	12.5%	36.0%
High	No	5	25	10	5	20	15	80
	%	20.0%	29.4%	28.6%	25.0%	44.4%	37.5%	32.0%
Total	no	25	85	35	20	45	40	250
	%	100%	100%	100%	100%	100%	100%	100%

Table 6.b. Group statistics

Occupation	Mean	N	Std. deviation
Agriculture	48.20	25	7.39
Private	49.58	85	6.53
Government	49.14	35	4.71
Business	53.25	20	5.39
Profession	52.66	45	4.31
Others	46.37	40	10.87
Total	49.72	250	7.16

Table 6.c. ANOVA

	Sum of squares	Df	Mean square	F	Sig
Between groups	1158.40	5	231.68	4.85	.000
Within groups	11641.99	244	47.71		
Total	12800.40				

Table 7.a. Income and level of awareness

Particulars		Below 5000	5000-10000	10000-15000	15000-20000	20000 %above	Total
Low	No	0	50	15	15	0	80
	%	0	47.6%	20.0%	75.0%	0	32.0%
Medium	No	5	20	45	0	20	90
	%	33.3%	19.0%	60.0%	0	57.1%	36.0%
High	No	10	35	15	5	15	80
	%	66.7%	33.3%	20.0%	25.0%	42.9%	32.0%
Total	no	15	105	75	20	35	250
	%	100%	100%	100%	100%	100%	100%

Table 7.b. Group statistics

Income	Mean	N	Std. deviation
Below 5000	53.00	15	4.47
5000-10000	50.00	105	7.43
10000-15000	49.06	75	5.12
15000-20000	42.00	20	12.03
20000&above	53.28	35	2.64
Total	49.72	250	7.16

Table 7.c. ANOVA

	Sum of squares	Df	Mean square	F	Sig
Between groups	1838.59	4	459.64	10.273	.000
Within groups	10961.81	245	44.742		
Total	12800.40	249			

Table 8.a. Area of Residence and level of awareness

Particulars		Rural	urban	Total
Low	No	20	60	80
	%	36.4%	30.8%	32.0%
Medium	No	25	65	90
	%	45.5%	33.3%	36.0%
High	No	10	70	80
	%	18.2%	35.9%	32.0%
Total	No	55	195	250
	%	100%	100%	100%

Table 8.b. Group statistics

Area of residence	N	Mean	Std. deviation
Rural	55	48.18	5.051
Urban	195	50.15	7.61

Table 8c. Independent sample test

T	df	Sig(2-tailed)
-1.80	248	0.071

Table 9. Chi-square test, personal factors and sources of awareness

Factors	Chi-Square Test							Df							Significant Value						
	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
Gender	28.78	25.48	16.99	21.90	25.46	27.64	45.96	3	3	3	5	5	5	5	0.000	0.000	0.001	.001	.000	.000	.000
Age	110.19	117.30	106.48	115.00	95.74	108.56	146.24	9	12	12	15	15	20	20	0.000	0.000	0.000	.000	.000	.000	.000
Education	53.59	47.09	42.30	62.46	68.98	101.16	84.26	9	9	9	15	15	15	15	0.000	0.000	0.000	.000	.000	.000	.000
Occupation	54.69	136.25	149.88	177.17	203.77	162.60	162.73	15	15	15	25	25	25	25	0.000	0.000	0.000	.000	.000	.000	.000
Income	78.19	110.54	118.91	79.78	67.20	118.36	271.37	12	12	12	20	20	20	20	0.000	0.000	0.000	.000	.000	.000	.000
Area of residence	16.91	14.06	6.49	66.75	58.89	39.93	8.77	3	3	3	5	5	5	5	0.001	0.003	0.090	.000	.000	.000	.119

Note :

- | | | | |
|-----------------------|----------------------------|---------------------------------|---|
| 1. Gold Coin, | 2. TNPSC Forms | 3. UPSC Forms | 4. Application Forms of Colleges and Universities |
| 5. Address proof card | 6. Ticket booking facility | 7. Western union money transfer | |

Table 9.a. Chi-square test, personal factors and sources of awareness

Factors	Chi-Square Test							Df							Significant Value						
	8	9	10	11	12	13	14	8	9	10	11	12	13	14	8	9	10	11	12	13	14
Gender	6.82	41.00	13.38	16.32	52.26	33.01	36.83	4	5	3	5	5	3	4	145	.000	.004	.006	.000	.000	.000
Age	97.38	168.15	91.75	119.68	111.75	68.41	84.11	12	20	12	20	20	9	12	.000	.000	.000	.000	.000	.000	.000
Education	42.33	95.89	64.04	60.72	175.53	149.05	138.78	12	15	9	15	15	9	12	.000	.000	.000	.000	.000	.000	.000
Occupation	142.60	123.66	94.58	144.91	177.23	100.06	125.41	20	25	15	25	25	15	20	.000	.000	.000	.000	.000	.000	.000
Income	54.37	171.11	89.47	152.05	98.13	121.89	163.52	16	20	12	20	20	12	16	.000	.000	.000	.000	.000	.000	.000
Area of residence	15.27	27.77	52.89	24.91	62.03	51.59	55.86	4	5	3	5	5	3	4	.004	.000	.000	.000	.000	.000	.000

Note :

8. Guide books 9. BSNL cards 10. Telephone Bills 11. Filling IT forms
 12. EMO services 13. E payment of telephone bills 14. E-post